

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 18-27662-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Charise Breeden-Balaam
aka Charise Breeden, aka Charise Balaam
33 Harding Terrace
Newark, NJ 07112

Social Security No.:

xxx-xx-6789

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 11/1/18
Time: 10:00 AM
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor,
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: October 1, 2018

JAN: ntp

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

Certificate of Notice Page 2 of 2
 United States Bankruptcy Court
 District of New Jersey

In re:
 Charise Breeden-Balaam
 Debtor

Case No. 18-27662-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 132

Page 1 of 1
 Total Noticed: 15

Date Rcvd: Oct 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2018.

db	+Charise Breeden-Balaam, 33 Harding Terrace, Newark, NJ 07112-2005
517737564	+Bank Of America, Correspondence FL-1-908-01-49, Po Box 31785, Tampa, FL 33631-3785
517737565	+Concentra Urgent Care, 375 McCarter Highway, Newark, NJ 07114-2562
517737566	+Convergent Outsourcing, Inc., 800 SW 39th St., PO Box 9004, Renton, WA 98057-9004
517737567	+Fein Such Khan & Shepard PC, 7 Century Dr, Ste 201, Parsippany, NJ 07054-4673
517737568	+KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
517737569	+Metamorphosis Plastic Surgery, c/o Fein, Such, Khan, Shepard PC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4609
517737572	+Union County Savings Bank, 320 North Broad Street, Elizabeth, NJ 07208-3703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: usanj.njbankr@usdoj.gov Oct 01 2018 23:51:08	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 01 2018 23:51:07	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517742983	+E-mail/Text: bankruptcy@cavps.com Oct 01 2018 23:51:14	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517737570	+E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Oct 01 2018 23:59:56	Regional Acceptance Corp, 304 Kellam Road, Virginia Beach, VA 23462-2712
517752170	E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Oct 01 2018 23:59:56	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
517737571	+E-mail/Text: bankruptcy@senexco.com Oct 01 2018 23:50:49	Senex Services Corp, 3333 Founders Rd, Ste 201, Indianapolis, IN 46268
517737573	+E-mail/Text: bankruptcynotice@westlakefinancial.com Oct 01 2018 23:51:08	Westlake Financial, PO Box 76809, Los Angeles, CA 90076-0809

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2018 at the address(es) listed below:

Douglas G. Mitchell	on behalf of Debtor Charise Breeden-Balaam	douglas@lawyermitchehl.com, gl8162@notify.cincompass.com
Kevin Gordon McDonald	on behalf of Creditor Union County Savings Bank	kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING LP, FKA COUNTRYWIDE HOME LOANS SERVICING LP	kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg		magecf@magtrustee.com
U.S. Trustee		USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5